

Certificate Number: 02998-PAE-DE-033259880

Bankruptcy Case Number: 14-17341



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 15, 2019, at 5:46 o'clock PM EDT, Nicolas Santana completed a course on personal financial management given by internet by Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 15, 2019 By: /s/Erick Clark

Name: Erick Clark

Title: Counselor